

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Scott Palmer Holmes

Case No.: 5-18-01995MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mortgage Corp
Court Claim Number:	4
Last Four of Loan Number:	7926
Property Address if applicable:	1616 Capouse Ave

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$14,548.02
b.	Prepetition arrearages paid by the trustee:	\$14,548.02
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$14,548.02

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: April 27, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Scott Palmer Holmes

Case No.: 5-18-01995MJC

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on April 27, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esquire
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

Freedom Mortgage Corp
10500 Kincaid Dr
Fishers IN 46037-9764

Scott Palmer Holmes
1616 Capouse Ave
Scranton PA 18509

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-01995 SCOTT PALMER HOLMES

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE

FISHERS, IN 46037-

Acct No: 7926/PRE ARREARS/1616 CAI

Sequence: 24

Modify:

Filed Date: 7/6/2018 12:00:00AM

Hold Code:

Amt Sched:	\$163,538.00	Debt:	\$14,548.02	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$14,548.02	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		10/14/2021	2005525	\$123.88	\$0.00	\$123.88	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		09/14/2021	2004504	\$586.56	\$0.00	\$586.56	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$1,466.40	\$0.00	\$1,466.40	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		07/14/2021	2002425	\$122.08	\$0.00	\$122.08	08/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$532.32	\$0.00	\$532.32	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$532.32	\$0.00	\$532.32	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		11/03/2020	1223325	\$532.31	\$0.00	\$532.31	11/13/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$526.47	\$0.00	\$526.47	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$526.47	\$0.00	\$526.47	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC		07/07/2020	1219327	\$526.47	\$0.00	\$526.47	07/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		06/02/2020	1218319	\$526.47	\$0.00	\$526.47	06/15/2020
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$545.77	\$0.00	\$545.77	04/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2020	1214948	\$545.77	\$0.00	\$545.77	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$545.77	\$0.00	\$545.77	02/21/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$545.77	\$0.00	\$545.77	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$545.77	\$0.00	\$545.77	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		11/07/2019	1209571	\$545.77	\$0.00	\$545.77	11/13/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$1,114.94	\$0.00	\$1,114.94	10/02/2019
520-0	FREEDOM MORTGAGE CORPORATIC		08/07/2019	1205792	\$544.60	\$0.00	\$544.60	08/15/2019
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2019	1204416	\$544.60	\$0.00	\$544.60	07/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		06/06/2019	1203042	\$544.59	\$0.00	\$544.59	06/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		05/09/2019	1201734	\$544.60	\$0.00	\$544.60	05/17/2019
520-0	FREEDOM MORTGAGE CORPORATIC		04/11/2019	1200383	\$870.52	\$0.00	\$870.52	04/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2019	1199034	\$218.68	\$0.00	\$218.68	03/21/2019
520-0	FREEDOM MORTGAGE CORPORATIC		02/07/2019	1197865	\$544.60	\$0.00	\$544.60	02/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		01/10/2019	1196657	\$344.52	\$0.00	\$344.52	01/18/2019
Sub-totals: \$14,548.02						\$0.00	\$14,548.02	
Grand Total: \$14,548.02						\$0.00		